

<b>Information to identify the case:</b>			
Debtor 1:	<b>Nicole D. Turack</b>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	22-20276-GLT		
	Social Security number or ITIN:		xxx-xx-9265
	EIN:		--
	Social Security number or ITIN:		--
	EIN:		--
	Date case filed for chapter:		7 2/16/22

## Official Form 309A (For Individuals or Joint Debtors)

### Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nicole D. Turack	
2. All other names used in the last 8 years	aka Nicole D. Ziman	
3. Address	8 Lou Anne Lane Delmont, PA 15626	
4. Debtor's attorney Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: <a href="mailto:julie.steidl@steidl-steinberg.com">julie.steidl@steidl-steinberg.com</a>
5. Bankruptcy trustee Name and address	Lisa M. Swope, Chapter 7 Trustee Neugebauer & Swope, P.C. 219 South Center Street P. O. Box 270 Ebensburg, PA 15931	Contact phone 814-472-7151 Email: <a href="mailto:lms@nsslawfirm.com">lms@nsslawfirm.com</a>

For more information, see page 2 >

Debtor **Nicole D. Turack**

Case number **22-20276-GLT**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 3/23/22
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 20, 2022 at 08:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
		<b>Filing deadline: 7/19/22</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Nicole D. Turack  
Debtor

Case No. 22-20276-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 23, 2022

User: auto  
Form ID: 309A

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2022:

Recip ID	Recipient Name and Address
db	+ Nicole D. Turack, 8 Lou Anne Lane, Delmont, PA 15626-1330
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Jeffrey Hunt, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
tr	+ Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
15455264	+ Allegheny Clinic Radiology, PO Box 1198, Somerset, PA 15501-0336
15455265	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15455269	BBVA, Pnc Cb Investigations, Cleveland, OH 44101
15455272	Discover, PO Box 742655, Cincinnati, OH 45274-2655
15455275	Excelsa Health Westmoreland, PO Box 645189, Pittsburgh, PA 15264-5189
15455277	Excelsa Health Westmoreland Hospital, PO Box 645677, Pittsburgh, PA 15264-5254
15455276	Excelsa Health Westmoreland Hospital, 2141 Robinhood Drive, Greensburg, PA 15601
15455278	+ Julia Scheinberg, Esq., Dinsmore & Shohl LLP, Six PPG Place, Suite 1300, Pittsburgh, PA 15222-5452
15455279	+ Magisterial District Judge 10-3-02, Honorable Charles R. Conway, 5919 Washington Ave., Export, PA 15632-1348
15455281	+ PHEAA/HCB, Pob 61017, Harrisburg, PA 17106-1017
15455282	+ PHEAA/HCB, Attn: Bankruptcy, Po Box 8147, Harrisburg, PA 17105-8147
15455283	PNC Bank Visa, PO Box 856177, Louisville, KY 40285-6177
15455287	+ Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
15455288	+ Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15455292	+ Weltman Weinberg & Reis Co LPA, 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: julie.steidl@steidl-steinberg.com	Mar 23 2022 23:28:00	Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
smg	EDI: PENNDEPTREV	Mar 24 2022 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 23 2022 23:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 24 2022 03:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 23 2022 23:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Mar 23 2022 23:28:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 23 2022 23:28:00	Peoples Natural Gas Company LLC, GRB Law,

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Mar 23, 2022

Form ID: 309A

Total Noticed: 38

c/o Jeffrey R. Hunt, Esquire, 525 William Penn  
Place, Suite 3110, Pittsburgh, PA 15219, UNITED  
STATES 15219-1753

15455266	+ EDI: BANKAMER.COM	Mar 24 2022 03:28:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15455268	EDI: BANKAMER.COM	Mar 24 2022 03:28:00	Bank of America, PO Box 15019, Wilmington, DE 19850-5019
15455267	+ EDI: BANKAMER.COM	Mar 24 2022 03:28:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15455271	+ EDI: CITICORP.COM	Mar 24 2022 03:28:00	Citibank N.A., 701 E. 60th Street N., Sioux Falls, SD 57104-0432
15455273	EDI: DISCOVER.COM	Mar 24 2022 03:28:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15455274	+ EDI: DISCOVER.COM	Mar 24 2022 03:28:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15455270	Email/Text: Bankruptcy.Notices@pnc.com	Mar 23 2022 23:28:00	BBVA, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296
15455284	EDI: PRA.COM	Mar 24 2022 03:28:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15455285	EDI: PRA.COM	Mar 24 2022 03:28:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15455280	+ Email/Text: paparalegals@pandf.us	Mar 23 2022 23:29:00	Patenaude & Felix, 501 Corporate Dr., Southpointe- Suite 205, Canonsburg, PA 15317-8584
15455286	EDI: CITICORP.COM	Mar 24 2022 03:28:00	Sears, PO Box 6286, Sioux Falls, SD 57117-6286
15455289	+ EDI: WTRRN BANK.COM	Mar 24 2022 03:28:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15455290	+ EDI: WTRRN BANK.COM	Mar 24 2022 03:28:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15455291	EDI: WTRRN BANK.COM	Mar 24 2022 03:28:00	Target National bank, PO Box 660170, Dallas, TX 75266-0170

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank National Association, as trustee, on beh

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2022

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Mar 23, 2022

Form ID: 309A

Total Noticed: 38

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of CSMC Mortgage-Backed Pass-Through Certificates, Series 2007-5 bnicholas@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Kenneth Steidl	on behalf of Debtor Nicole D. Turack julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5